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Order Filed on April 12, 2018  
by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

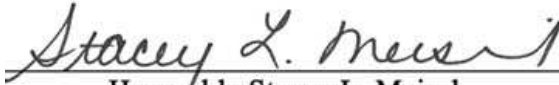
**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

In re:	Chapter 13
Fabricia DeMelo,	Case No. 18-11555 (SLM)
Debtor.	

**ORDER APPROVING DEBTOR'S PARTICIPATION IN LOSS MITIGATION  
PROGRAM TO ALLOW HER TO NEGOTIATE LOAN MODIFICATION WITH  
BAYVIEW LOAN SERVICING, LLC, ON HER PROPERTY LOCATED AT 17 OXFORD  
STREET, MONTCLAIR, NEW JERSEY**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: April 12, 2018**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

THIS MATTER having been brought to the Court upon the motion of the Debtor, Fabricia DeMelo, by and through their counsel, M. Cabrera & Associates, P.C., seeking a Court Order to approve the Debtor's participation in the Loss Mitigation Program and allow her to engage in loan modification negotiations with Bayview Loan Servicing, LLC to modify the existing loan on her real property located at 17 Oxford Street, Montclair, New Jersey 07112; and the Debtor having provided due and sufficient notice of the Motion, and no additional notice of the Motion being necessary under the present circumstances, and there being no opposition to the requested relief; and after the Court having considered all the papers submitted and the arguments of counsel, if any:

**IT IS hereby ORDERED as follows:**

1. The Debtor and Bayview Loan Servicing shall participate in the Loss Mitigation Program with regard to loan number xx8720, in good faith, with the purpose of attempting to modify the Debtor's existing mortgage, held by Bayview Loan Servicing, on the property located at 17 Oxford Street, Montclair, New Jersey;
2. The parties shall submit all documents and communicate through the DMM portal;
3. The initial time period for the parties to negotiate the loan modification shall be six months;
4. During the Loss Mitigation period, the Debtor shall make adequate protection payments to Bayview Loan Servicing in the amount of \$3,600 per month as required under the Loss Mitigation Program.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Fabricia Demelo  
Debtor

Case No. 18-11555-SLM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2018.

db Fabricia Demelo, 17 Oxford St, Montclair, NJ 07042-4907

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 14, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT2007-18CB) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joseph John Reilly on behalf of Debtor Fabricia Demelo jreilly@mcablaw.com,  
mcabrera@mcablaw.com, mcabecf@mcablaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mathew M. Cabrera on behalf of Debtor Fabricia Demelo mcabecf@mcablaw.com,  
G27084@notify.cincompass.com; jreilly@mcablaw.com  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT2007-18CB) rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Series 2007-18CB Bayview Loan Servicing LLC, servicer  
for The Bank of New York as Trustee, for the Benefit of the Certificate Holders, CWALT, Inc.,  
Alternative Loan Trust 2007-18CB Mortgage Pass-Through Certificates, dnj@pbslaw.org  
Robert P. Saltzman on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,  
as trustee ( CWALT2007-18CB) c/o Bayview Loan Servicing LLC dnj@pbslaw.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8